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Official Form 1 (1/08) **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Harmon, LaShundra D. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0357 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 20055 Lake Lynwood Drive Lynwood IL ZIPCODE ZIPCODE 60411 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors 25.001- $\boxtimes$ 1,000-5,001-10,001-50,001-100.000 50-99 100-199 200-999 Over 1-49 50.000 5,000 10.000 25.000 100 000 Estimated Assets S0 to \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$50,000 \$100,000 \$500,000 to \$10 to \$500 to \$1 billion \$1 billion to \$1 to \$50 to \$100 million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$1 billion \$1 billion million million million million

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Voluntary Petition	Name of Debtor(s):		, g	
(This page must be completed and filed in every case)	LaShundra D. Ha	ırmon		
All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, att	ach additional sheet)		
Location Where Filed:	Case Number:	Date Filed:		
NONE Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more	e than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
NONE District:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports	(To b	Exhibit B se completed if debtor is an individual		
(e.g., forms 10K and 10Q) with the Securities and Exchange	whos	e debts are primarily consumer debts)		
Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)		named in the foregoing petition, decla		
Exchange Act of 1934 and is requesting rener under Chapter 11)	*	t [he or she] may proceed under chapt		
	· ·	Code, and have explained the relief ave ify that I have delivered to the debtor		
	required by 11 U.S.C. §342(b).	ry that I have derivered to the debtor	the notice	
Exhibit A is attached and made a part of this petition	Y		00/11/0000	
Extract 1 is unucled that made a part of this political	/s/ Richard S. Signature of Attorney for Debtor		03/11/2009 Date	
	Exhibit C			
Dogs the debter own or have necessaries of any monorty that necessaries allow		l idantifichla hamm to muhlia haalth		
Does the debtor own or have possession of any property that poses or is allegor safety?	ged to pose a tilleat of milliment and	ridentifiable flarifi to public fleatifi		
Yes, and exhibit C is attached and made a part of this petition.				
⊠ No				
	Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made part of this petition.  If this is a joint petition:				
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
Information	Regarding the Debtor - Venue			
(Chec	ck any applicable box)			
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days t		rict for 180 days immediately		
There is a bankruptcy case concerning debtor's affiliate, general partner	, or partnership pending in this Distr	ict.		
Debtor is a debtor in a foreign proceeding and has its principal place of				
principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in		ral or state court] in this District, or		
	o Resides as a Tenant of Resident	ial Duanauty		
	applicable boxes.)	iai i roperty		
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, comp	olete the following.)		
	(Name of landlord that of	obtained judgment)		
	(Address of landlord)			
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession				
Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
☐ Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(I)).			

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Ta Chundra D. Harman
C:	gnatures
Si	gnatures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  □ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order
, 1	granting recognition of the foreign main proceeding is attached.
X /s/ LaShundra D. Harmon Signature of Debtor	X
X	(Signature of Foreign Representative)
Signature of Joint Debtor	
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	03/11/2009
03/11/2009	(Date)
Date	
Signature of Attorney*  X /s/ Richard S. Bass	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition
Signature of Attorney for Debtor(s)  Richard S. Bass 6189009  Printed Name of Attorney for Debtor(s)  Law Office of Richard S. Bass, LTD.  Firm Name  2021 Midwest Road  Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(h), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Oak Brook IL 60521	Printed Name and title, if any, of Bankruptcy Petition Preparer
630-953-8655	<u> </u>
Telephone Number  03/11/2009  Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
X	not an individual.
Signature of Audionzed individual	
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
03/11/2009	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <i>LaShundra</i>	D.	Harmon	Case No. Chapter	7
		Debtor(s)	_	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Orleck one of the live statements below and attach any documents as uncered.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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[Must be accompanied by a motion for determined	ermination by the court.]  led in 11 U.S.C. § 109 (h)(4) as impaire  lealizing and making rational decisions we  led in 11 U.S.C. § 109 (h)(4) as physica	se of: [Check the applicable statement]  ed by reason of mental illness or mental deficie ith respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	
5. The United States truster of 11 U.S.C. § 109(h) does not apply in this	• •	ermined that the credit counseling requirement	:
I certify under penalty of perjury	that the information provided above	e is true and correct.	
Signature of Debtor: /s/ LaShur	ndra D. Harmon		
Date: 03/11/2009			

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:	preparer is not an in number of the office	aber (If the bankruptcy pet dividual, state the Social S er, principal, responsible p uptcy petition preparer.) (	Security erson, or
X	by 11 U.S.C. § 110.	1 1 1	Required
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social			
Security number is provided above.	641 D 14		
Certificat	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if	any) Date	

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Debtor(s)	(if known)

#### **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Joint Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None	Community		None
	1		

(Report also on Summary of Schedules.)

No continuation sheets attached

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In re LaShundra D. Harmon	. Case No.
Debtor(s)	(if known

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e		eW ntJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession		\$ 100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Bank of America Location: In debtor's possession		\$ 200.00
		Checking: Citibank Location: In debtor's possession		\$ 120.00
3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.	X	Misc used household goods, furnishings and furniture Location: In debtor's possession		\$ 2,000.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>		Misc used personal items, books and pictures Location: In debtor's possession		\$ 300.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession		\$ 500.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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In re LaShundra D. Harmon	Case No.
Debtor(s)	(if knowr

## **SCHEDULE B-PERSONAL PROPERTY**

		(			
Type of Property	N o n	Description and Location of Property	Husband Wife Joint	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities, Itamize and name each issuer	е <i>Х</i>		Community-	C	Exemption
10. Annuities. Itemize and name each issuer.	^				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
<ol> <li>Government and corporate bonds and other negotiable and non-negotiable instruments.</li> </ol>	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 Tax Refund Location: Pending			\$ 899.00
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				

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In re LaShundra D. Harmon	Case No.
Debtor(s)	(if known

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X		1		
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	x				
30. Inventory.	x				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	X				

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LaShundra D. Harmon	Case No.	
Debtor(s)	,	(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: 

Check if debtor claims a homestead exemption that exceeds \$136,875. 

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Checking: Bank of America	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking: Citibank	735 ILCS 5/12-1001(b)	\$ 120.00	\$ 120.00
Misc used household goods, furnishings and furniture	735 ILCS 5/12-1001(b)	\$ 583.00	\$ 2,000.00
Misc used personal items, books and pictures	735 ILCS 5/12-1001(a)	\$ 300.00	\$ 300.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
2008 Tax Refund	735 ILCS 5/12-1001(b)	\$ 899.00	\$ 899.00

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B6D (Official Form 6D) (12/07)

In re LaShundra D. Harmon	Case No.	
Debtor(s)		(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Account No:    Value:   Value:	Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0' V H W- J	f Lien, and [	as Incurred, Nature Description and Market Perty Subject to Lien	Contingent	Inlinidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecure Portion, If <i>I</i>	
Account No:    Value:   Value:	Account No:										
Account No:    Value:   Value:   \$ 0.00   \$ 0				Value:							
Account No:    Value:   Value:   \$ 0.00   \$ 0	Account No:										
Value:  No continuation sheets attached  Subtotal \$ \$ 0.00 \$ 0 0 0 0 0 0 0 0 0 0 0 0 0 0				Value:							
No continuation sheets attached  Subtotal \$ \$ 0.00 \$ 0  (Total of this page)	Account No:										
(Total of this page)	No continuation sheets attached			Value:		Subte			4.0.00		
(Use only on last page)	To continuation choice attached				(To	otal of th	is p	page)	\$ 0.00		0.

Schedules.)

Statistical Summary of Certain Liabilities and Related Data)

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In re LaShundra D. Harmon	, Case No.
	•

Debtor(s)

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

disp	disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)										
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.										
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts eport this total also on the Statistical Summary of Certain Liabilities and Related Data.										
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumed debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.										
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.										
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)										
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).										
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).										
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).										
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).										
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).										
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).										
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).										
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).										
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).										

\*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re_LaShundra D. Harmon	,	Case No.	
Debtor(s)			(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  HusbandWife Joint -Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5301  Creditor # : 1  Account Control Technology  Acct: Univ of Phoenix  6918 Owensmouth Ave  Canoga Park CA 91309-8012			2009 Collection				\$ 1,557.00
Account No: 6634  Creditor # : 2  Account Receviable Management  Acct: HSBC Card Services  PO Box 129  Thorofare NJ 08086-0129			2009 Collection				\$ 471.00
Account No: 7600  Creditor # : 3 Allied Interstate Acct: Sprint 300 Corporate Exchange Dr Columbus OH 43231			2009 Collection				\$ 351.00
Account No: 3017  Creditor # : 4 Arrow Financial Service RE: First Premier 5996 W. Touhy Niles IL 60714-4610			2002-2008 Collection				\$ 91.00
6 continuation sheets attached		1	1	Subt	tota Tota	•	\$ 2,470.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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In re LaShundra D. Harmon	, Case No.	

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	and and a	Unliquidated	Disputed	Amount of Claim
Account No: 3585  Creditor # : 5  Blatt Hasenmiller Leibsker et  RE: MRC Receivables Corp  125 S. Wacker Dr. #400  Chicago IL 60606-4440			2002-2008 Collection					\$ 1,428.52
Account No: 1152  Creditor # : 6  Cavalry Portfolio Services RE: Fairlane Credit 7 Skyline Dr, 3rd Floor Hawthorne NY 10532			2002-2008 Collection					\$ 12,744.00
Account No: 0446  Creditor # : 7 Citibank-Childrens Place Attn: Collection PO Box 689182 Des Moines IA 50368-9182			2008 Credit					\$ 66.00
Account No: 0040  Creditor # : 8 CitiCards Attn: Bankruptcy Dept PO Box 6000 The Lakes NV 88901-6000			2002-2008 Credit Card Purchases					\$ 4,000.00
Account No:  Creditor # : 9  City of Chicago Bureau Parking  Attn Bankruptcy Dept  333 S. State St #540  Chicago IL 60604			2006-08 Parking Ticket					\$ 500.00
Account No:  Creditor # : 10  City of Chicago Bureau Parking  Attn Bankruptcy Dept  PO Box 88292  Chicago IL 60680-1292			2006-08 Parking Ticket					\$ 500.00
Sheet No. 1 of 6 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched :	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on Su and, if applicable, on the Statistical Summary of Certain Liabilitie		To Sch	ota nedu	I \$	\$ 19,238.52

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In re	LaShundra D. Harmon	,	Case No.	

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5082  Creditor # : 11  Credit One Bank  Attn: Bankruptcy Dept  PO BOX 98873  Las Vegas NV 89193			2002-2008 Credit Card Purchases					\$ 216.00
Account No: 5879  Creditor # : 12  Credit One Bank  Attn: Bankruptcy Dept  PO Box 98873  Las Vegas NV 89193-000			2007-09 Credit					\$ 300.00
Account No: 3950  Creditor # : 13  Dependon Collection  RE: Medical  7627 Lake St #210  River Forest IL 60305-1878			2002-2008 Collection on Medical Bills					\$ 113.00
Account No: 5100  Creditor # : 14  Fairlane/SST  Attn: Bankruptcy Dept  4315 Pickett Rd.  St. Joseph MO 64503-1600			2002-2008 Notice					\$ 0.00
Account No: 1201  Creditor # : 15  First Premier Bank  Attn: Bankruptcy Dept  PO Box 5519  Sioux Falls SD 57117-5519			2002-2008 Notice					\$ 0.00
Account No: 6901  Creditor # : 16  First Premier Bank  Attn Bankruptcy Dept  PO Box 5519  Sioux Falls SD 57117-5519			2002-2008 Credit Card Purchases					\$ 222.00
Sheet No. 2 of 6 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached f	to Sc	Chedule of  (Use only on last page of the completed Schedule F. Report also on Sand, if applicable, on the Statistical Summary of Certain Liabili	Summary	of So	Γota ched	al \$	\$ 851.00

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In re_LaShundra D. Harmon	, Case No.

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent		Unliquidated	Disputed	Amount of Claim
Account No: 4279  Creditor # : 17  First Premier Bank  Attn: Bankruptcy Dept  PO Box 5519  Sioux Falls SD 57117-5519		<u> </u>	2009 Credit					\$ 385.00
Account No: 5541  Creditor # : 18  Ford Motor Credit  Attn Bankruptcy Dept  PO Box 537901  Livonia MI 48153-7901			2002-2008  Deficiency on Auto Loan  Cook County Suit 01 M1 157557					\$ 4,000.00
Account No: 694  Creditor # : 19  Harvard Collection  RE: Exelon/ComEd  4839 N. Elston Ave Chicago IL 60630			2002-2008 Collection on Utility Bills					\$ 100.00
Account No: 1710  Creditor # : 20  HSBC Card Services Attn: Bankruptcy Dept PO BOX 5250 Carol Stream IL 60197-5250			2002-2008 Notice					\$ 0.00
Account No:  Creditor # : 21  Illinois Title Loans  Attn: Collection Dept  17310 Torrence Ave  Lansing IL 60438			2009 Loan					\$ 231.00
Account No:  Creditor # : 22  Law Office Friedman & Wexler  Acct: Ford Motor Credit  500 W. Madison St #2910  Chicago IL 60661			2001 Collection Cook County Suit 01 M1 157557					\$ 5,500.00
Sheet No. 3 of 6 continuation sheets attended to the Creditors Holding Unsecured Nonpriority Claims	ached t	to So	Chedule of  (Use only on last page of the completed Schedule F. Report also on Su and, if applicable, on the Statistical Summary of Certain Liabilitie		<b>To</b> Sche	tal edu	I \$ les	\$ 10,216.00

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In re_LaShundra D. Harmon	, Case No.

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Opint Community	Contingent	Inlinipatod	Disputed	Amount of Claim
Account No: 5541  Creditor # : 23  Law Office Friedman & Wexler  Acct: Ford Motor Credit  500 W. Madison St #2910  Chicago IL 60661			2002-2008 Notice to Collector Cook County Suit 01 M1 157557				\$ 0.00
Account No: 2702  Creditor # : 24  Linebarger, Googan & Blair  Acct:City of Chicago Dpt Reven PO Box 06152  Chicago IL 60606-0152			2009 Notice to Collector				\$ 0.00
Account No: 630  Creditor # : 25 Mutual Hospital Services RE: Medical 2525 N. Shadeland, #101 Indianapolis IN 46219-1794			2002-2008  Collection on Medical Bills				\$ 208.00
Account No: 608  Creditor # : 26 Mutual Hospital Services RE: Medical 2525 N. Shadeland, #101 Indianapolis IN 46219-1794			2002-2008 Collection on Medical Bills				\$ 151.00
Account No: 597  Creditor # : 27  Mutual Hospital Services RE: Medical 2525 N. Shadeland, #101 Indianapolis IN 46219-1794			2002-2008 Collection on Medical Bills				\$ 1,501.00
Account No: 0SQ2  Creditor # : 28  NCO Collections  Acct: RJM Acuisitions  PO Box 15630 Dept 99  Wilmington DE 19850			2009 Collection				\$ 633.00
Sheet No. <u>4</u> of <u>6</u> continuation sheets attac Creditors Holding Unsecured Nonpriority Claims	ched t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also on Si and, if applicable, on the Statistical Summary of Certain Liabiliti		<b>To</b> t	t <b>al \$</b> dules	

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In re	LaShundra D. Harmon	,	Case No.	

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community		Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4317  Creditor # : 29  Peoples Gas  Attn Special Projects- 130 E. Randolph St  Chicago IL 60601-000			2002-2008 Utility Bills					\$ 172.00
Account No: 7222  Creditor # : 30  Plains Commerce Bank  Attn: Bankruptcy Dept  5109 S. Broadband Lane  Sioux Falls SD 57108			2002-2008 Credit Card Purchases					\$ 324.00
Account No: 7153  Creditor # : 31  Plains Commerce Bank  Attn: Bankruptcy Dept  5109 S. Broadband Lane  Sioux Falls SD 57108			2002-2008 Notice					\$ 0.00
Account No: R249  Creditor # : 32  RJM Acquisitions Funding  RE: Charter One Bank  575 Underhill Blvd, Ste 2  Syosset NY 11791			2002-2008 Collection					\$ 633.00
Account No: R213  Creditor # : 33  RJM Acquisitions Funding  RE: Charter One Bank  575 Underhill Blvd, Ste 2  Syosset NY 11791			2002-2008 Collection					\$ 728.00
Account No:  Creditor # : 34  RMI_MCSI Collection  RE: Village of Lynwood  18421 West St #3  Lansing IL 60438-0000			2002-2008 Collection					\$ 250.00
Sheet No5 of6 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached :	to So	chedule of  (Use only on last page of the completed Schedule F. Report also on S and, if applicable, on the Statistical Summary of Certain Liabili	Summary	T of So		al \$	\$ 2,107.00

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n re LaShundra D. Harmon	,	Case No.

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred, and Consideration for Claim.				Amount of Claim
including Zip Code,	Co-Debtor		If Claim is Subject to Setoff, so State.	3nt	Unliquidated	_	
And Account Number	Dek			inge	nid	ntec	
(See instructions above.)	ပ္ပိ		Husband Wife	Contingent	Inlic	Disputed	
			Joint Community	O	¬		
Account No:			2002-2008				\$ 250.00
Creditor # : 35 RMI_MCSI Collection	-		Collection				
Village of Lynwood 18421 West St #3							
Lansing IL 60438-0000							
Account No:							
	Ì						
		<u> </u>					
Account No:	4						
Account No:							
	Ť						
		_					
Account No:	1						
Account No:	-						
	1						
Sheet No. 6 of 6 continuation sheets attach	ed t	o So	chedule of S	Subt			\$ 250.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summary		Tota ched		\$ 37,625.52
			and, if applicable, on the Statistical Summary of Certain Liabilities and	Relat	ed D	ata)	7 37,023.32

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nre LaShundra D. Harmon	/ Debtor	Case No.	
			(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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			<del></del>		(if known)

#### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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n re LaShundra D. Harmon	,	Case No.	
Debtor(s)		_	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

form may differ from the cui	rrent monthly income calculated on Form 22A, 22B, or 22C.	,	Ü	,	
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status: Single	RELATIONSHIP(S):  daughter	AGE(S): 13yr			
,	son		5yr		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation					
Name of Employer					
How Long Employed					
Address of Employer					
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR	5	SPOUSE
<ol> <li>Monthly gross wages, sala</li> <li>Estimate monthly overtime</li> </ol>	ary, and commissions (Prorate if not paid monthly)	\$ \$	0.00 0.00	\$ \$	0.00 0.00
3. SUBTOTAL	•	\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCT					
a. Payroll taxes and social     b. Insurance	al security	\$ \$	0.00 0.00	\$ \$	0.00 0.00
c. Union dues		\$ \$	0.00		0.00
d. Other (Specify):		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	0.00	\$	0.00
	ration of business or profession or farm (attach detailed statement)	\$	0.00	\$	0.00
<ol> <li>Income from real property</li> <li>Interest and dividends</li> </ol>		\$ \$	0.00 0.00	\$ \$	0.00 0.00
	support payments payable to the debtor for the debtor's use or that	\$	0.00	\$	0.00
of dependents listed above.					
11. Social security or govern	ment assistance	\$	0.00	\$	0.00
(Specify): 12. Pension or retirement inc	come	\$	0.00		0.00
13. Other monthly income					
(Specify): Child sup	port	\$	235.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	235.00	\$	0.00
15. AVERAGE MONTHLY IN	NCOME (Add amounts shown on lines 6 and 14)	\$	235.00	\$	0.00
16. COMBINED AVERAGE N	MONTHLY INCOME: (Combine column totals		\$	235.0	00
from line 15; if there is onl	ly one debtor repeat total reported on line 15)		also on Summary of So ical Summary of Certair		
17. Describe any increase	e or decrease in income reasonably anticipated to occur within the year	following the filing	g of this document:		

In re LaShundra D. Harmon	, Case No	
Debtor(s)	(if know	1)

### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 0.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
	\$ 0.00
Utilities: a. Electricity and heating fuel     b. Water and sewer	• -'
a Telephone	\$ 0.00
c. Telephone d. Other <i>Cell phone</i>	\$ 0.00
	\$ 60.0
Other	\$ 0.0
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 400.00
	\$ 50.0
5. Clothing	\$ 10.00
6. Laundry and dry cleaning	T
7. Medical and dental expenses	\$ 10.00
8. Transportation (not including car payments)	\$ 80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.0
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	l ·
a. Homeowner's or renter's	\$ 0.0
b. Life	<b>Y</b>
c. Health	\$ 0.0
d. Auto	\$ 0.0
e. Other	\$ 0.0
Other	\$ 0.0
12. Taxes (not deducted from wages or included in home mortgage)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 0.0
b. Other:	\$ 0.00
c. Other:	\$ 0.0
14. Alimany maintanance, and support poid to others	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	T
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other: Personal care items & grooming	\$ 20.00
Other:	\$ 0.00
	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$ 630.0
	\$ 550.0
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 16 of Schedule I	\$ 235.00
b. Average monthly expenses from Line 18 above	\$ 630.0
	,
c. Monthly net income (a. minus b.)	\$ (395.00)
	1

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re LaShundra D. Harmon	Case No.
	Chapter 7
	/ Debtor

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 4,119.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 37,625.52	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 235.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 630.00
ТОТ	AL	18	\$ 4,119.00	\$ 37,625.52	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re LaShundra D. Harmon	Case No.
	Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 235.00
Average Expenses (from Schedule J, Line 18)	\$ 630.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 235.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 37,625.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 37,625.52

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In re <i>La</i>	re LaShundra D. Harmon			Case No.		
			Debtor	_	(if known)	

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	re under penalty of perjury that I have read t to the best of my knowledge, information	d the foregoing summary and schedules, consisting of and belief.	sheets, and that they are true and
Date:	3/11/2009	Signature /s/ LaShundra D. Harmon LaShundra D. Harmon	
		[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# Document Page 29 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: LaShundra D. Harmon

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None S

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$0.00 Wages from employment 2009

Last Year: \$13,291.00 Same 2008 Year before: \$17,064.00 Same 2007

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

X

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

(Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Ford Motor Credit

LaShundra Harmon 01 M1 157557 Collection

Circuit Court of Cook County illinois Judgment and wage deductuions summons issued.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None  $\boxtimes$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

*Address:* 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Date of Payment: Payor: LaShundra D. Harmon \$700.00

2021 Midwest Road

Oak Brook, IL 60521

#### 10. Other transfers

None  $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\bowtie$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None  $\boxtimes$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND

**ENDING DATES** 

Xclusive Group Investment and Consulting ID: None Sole Proprietorship 719 S. State St Chicago IL

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\times$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

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24.	Tax	Conso	lidation	Group.
-----	-----	-------	----------	--------

Nor	1
$\boxtimes$	

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds.

None	
$\boxtimes$	

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	03/11/2009	Signature/	/s/ LaShundra D	Harmon
		of Debtor		
D-4-		Signature		
Date		of Joint Debtor		
		(if any)		

B 8 (Official Form 8) (Case 09-08656 Doc 1 Filed 03/15/09 Entered 03/15/09 13:54:05 Desc Main Document Page 36 of 41

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	LACILIN	DIVIDION	
e LaShundra D. Harmo	n		se No. apter   7
		/ Debtor	
	PTER 7 INDIVIDUAL DEBTOR operty of the estate. (Part A must be completed cessary.)		_
erty No. 1			
ditor's Name :	De	scribe Property Securing I None	Debt :
Redeem the property  Reaffirm the debt  Other. Explain  perty is (check one):  Claimed as exempt	☐ Not claimed as exempt	(for examp	ole, avoid lien using 11 U.S.C § 522 (f)
·	o unexpired leases. (All three columns of Part B		
sor s Name.	Describe Leased	Ргорепу:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
			☐ Yes          No
I declare under penalty of pe personal property subject to	Signature of rjury that the above indicates my intention an unexpired lease.		ecuring a debt and/or
e: <u>03/11/2009</u>	Debtor: /s/ LaShum	ndra D. Harmon	
te:	Joint Debtor:		

Rule 2016(b) (8) (a) See 09-08656 Doc 1 Filed 03/15/09 Entered 03/15/09 13:54:05 Desc Main Document Page 37 of 41

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	LaShundra 1	D. Harmon			Case No Chapter	
				/ Debt	tor	
	Attorney for Debto	r: Richard	. Bass			

## STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 03/11/2009 Respectfully submitted,

X /s/ Richard S. Bass
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass, LTD. 2021 Midwest Road Oak Brook IL 60521

630-953-8655

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## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re LaShundra D. Harmon	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Richard S. Bass	
VERIFICATI	ON OF CREDITOR MATRIX
The above named Debtor(s) hereby	verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 03/11/2009	/s/ LaShundra D. Harmon

Debtor

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Acct: Univ of Phoenix 6918 Owensmouth Ave Canoga Park, CA 91309-8012

Account Receviable Management Acct: HSBC Card Services PO Box 129 Thorofare, NJ 08086-0129

Allied Interstate Acct: Sprint 300 Corporate Exchange Dr Columbus, OH 43231

Arrow Financial Service RE: First Premier 5996 W. Touhy Niles, IL 60714-4610

Blatt Hasenmiller Leibsker et RE: MRC Receivables Corp 125 S. Wacker Dr. #400 Chicago, IL 60606-4440

Cavalry Portfolio Services RE: Fairlane Credit 7 Skyline Dr, 3rd Floor Hawthorne, NY 10532

Citibank-Childrens Place Attn: Collection PO Box 689182 Des Moines, IA 50368-9182

CitiCards
Attn: Bankruptcy Dept
PO Box 6000
The Lakes, NV 88901-6000

City of Chicago Bureau Parking Attn Bankruptcy Dept PO Box 88292 Chicago, IL 60680-1292

City of Chicago Bureau Parking Attn Bankruptcy Dept 333 S. State St #540 Chicago, IL 60604

Credit One Bank Attn: Bankruptcy Dept PO Box 98873 Las Vegas, NV 89193-000

Credit One Bank
Attn: Bankruptcy Dept
PO BOX 98873
Las Vegas, NV 89193

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RE: Medical 7627 Lake St #210 River Forest, IL 60305-1878

Fairlane/SST
Attn: Bankruptcy Dept
4315 Pickett Rd.
St. Joseph, MO 64503-1600

First Premier Bank
Attn Bankruptcy Dept
PO Box 5519
Sioux Falls , SD 57117-5519

First Premier Bank
Attn: Bankruptcy Dept
PO Box 5519
Sioux Falls , SD 57117-5519

Ford Motor Credit Attn Bankruptcy Dept PO Box 537901 Livonia, MI 48153-7901

Harvard Collection RE: Exelon/ComEd 4839 N. Elston Ave Chicago, IL 60630

HSBC Card Services
Attn: Bankruptcy Dept
PO BOX 5250
Carol Stream, IL 60197-5250

Illinois Title Loans Attn: Collection Dept 17310 Torrence Ave Lansing, IL 60438

Law Office Friedman & Wexler Acct: Ford Motor Credit 500 W. Madison St #2910 Chicago, IL 60661

Linebarger, Googan & Blair Acct:City of Chicago Dpt Reven PO Box 06152 Chicago, IL 60606-0152

Mutual Hospital Services RE: Medical 2525 N. Shadeland, #101 Indianapolis, IN 46219-1794

Mutual Hospital Services RE: Medical 2525 N. Shadeland, #101 Indianapolis, IN 46219-1794

# 

Acct: RJM Acuisitions
PO Box 15630 Dept 99
Wilmington, DE 19850

Peoples Gas Attn Special Projects-130 E. Randolph St Chicago, IL 60601-000

Plains Commerce Bank Attn: Bankruptcy Dept 5109 S. Broadband Lane Sioux Falls, SD 57108

RJM Acquisitions Funding RE: Charter One Bank 575 Underhill Blvd, Ste 2 Syosset, NY 11791

RMI\_MCSI Collection
RE: Village of Lynwood
18421 West St #3
Lansing, IL 60438-0000

RMI\_MCSI Collection
Village of Lynwood
18421 West St #3
Lansing, IL 60438-0000